

IN THE SPECIFICATION:

On page 3, line 15, replace "simultaneously" with --simultaneously--.

IN THE CLAIMS:

Please amend Claims 45, 54-56, 58 and 62, as follows:

45. (Twice Amended) The method of claim 44 further comprising the steps of:  
*B1*  
receiving the request at a host computer;  
retrieving the identification information;  
verifying the [identify] identity of the user based on the identification information;  
generating a return message responsive to the request; and  
transmitting the return message to the transaction terminal.

54. (Amended) A transaction network, comprising:  
*B2*  
at least one transaction terminal having a user interface responsive to user inputs to initiate and conduct a transaction[s] with at least one of a plurality of destination computers; and  
a host computer connected to said at least one transaction terminal through a communication network, said host computer being further connected to said [at least one] plurality of destination computers over separate communication networks using communication protocols unique to each of said destination computers, said host computer thereby providing two-way communication through said host computer between said at least one transaction terminal and [said] at least one of said plurality of destination computers in executing said [transactions] transaction.